## 5 WHAT IS CLAIMED IS:

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- 1. A semiconductor component comprising:
- a semiconductor die comprising a die contact;
- a polymer layer on the die;
- a redistribution conductor on the polymer layer in electrical communication with the die contact; and
  - a bonding pad on the polymer layer comprising a portion of the conductor, and a metal layer on the portion.
- 15 2. The semiconductor component of claim 1 further comprising a non-oxidizing metal layer on the metal layer.
  - 3. The semiconductor component of claim 2 wherein the non-oxidizing metal layer comprises Au, Pt or Pd.
  - 4. The semiconductor component of claim 2 wherein the non-oxidizing metal layer covers the bonding pad.
- 5. The semiconductor component of claim 2 wherein the non-oxidizing metal layer covers the conductor.
  - 6. The semiconductor component of claim 2 wherein the semiconductor die comprises an integrated circuit in electrical communication with the die contact.
    - 7. A semiconductor component comprising:
  - a semiconductor die including a circuit side and a plurality of die contacts on the circuit;
    - a polymer layer on the circuit side;
- a plurality of redistribution conductors on the polymer layer in electrical communication with the die contacts;

- a plurality of bonding pads on the polymer layer in electrical communication with the conductors, each bonding pad comprising a conductive layer, a barrier/adhesion layer and a non-oxidizing layer.
- 10 8. The semiconductor component of claim 7 further comprising a plurality of metal bumps on the die contacts, each metal bump having a same planar surface as the polymer layer.
- 9. The semiconductor component of claim 7 wherein each conductor comprises a portion of the conductive layer, a portion of the barrier/adhesion layer and a portion of the non-oxidizing layer.
- 20 10. The semiconductor component of claim 7 further comprising a plurality of terminal contacts on the bonding pads.
- 11. The semiconductor component of claim 7 wherein 25 the die contacts have a first pattern and the bonding pads have a second pattern.
  - 12. The semiconductor component of claim 7 wherein the conductive layer comprises a portion of a conductor.
  - 13. The semiconductor component of claim 7 wherein the barrier/adhesion layer comprises a metal selected from the group consisting of Ni, V, Cr, CrCu and Cu.
- 35 14. The semiconductor component of claim 7 wherein the non-oxidizing layer comprises a metal selected from the group consisting of Au, Pt and Pd.

- 5 15. A semiconductor component comprising:
  - a semiconductor die including a plurality of integrated circuits and a plurality of die contacts in electrical communication with the circuits having a first pattern;
- 10 a polymer layer on the die;
  - a plurality of conductors on the polymer layer;
  - a plurality of bonding pads on the polymer layer in electrical communication with the conductors and having a second pattern;
- the conductors and the bonding pads comprising a metal stack including a conductive layer, a barrier/adhesion layer and a non-oxidizing layer.
- 16. The semiconductor component of claim 15 further 20 comprising a metal bump on each die contact embedded in the polymer layer.
- 17. The semiconductor component of claim 15 further comprising a second polymer layer on the conductors having openings aligned with the bonding pads.
  - 18. The semiconductor component of claim 15 wherein the polymer layer comprises a material selected from the group consisting of polyimide, PBO, and BCB.

- 19. The semiconductor component of claim 15 further comprising a stud bump bonded to each bonding pad.
  - 20. A semiconductor component comprising:
- a semiconductor die including a circuit side and a plurality of die contacts on the circuit having a first pattern;
  - a polymer layer on the circuit side;

- 5 a plurality of conductors on the polymer layer in electrical communication with the die contacts; and
  - a plurality of bonding pads on the conductors having a second pattern;

each conductor and each bonding pad comprising a 10 conductive layer, a barrier/adhesion layer and a non-oxidizing layer.

- 21. The semiconductor component of claim 20 wherein the conductors have a thickness determined by the 15 barrier/adhesion layer and the non-oxidizing layer, the thickness selected to achieve desired electrical for the conductors.
- 22. The semiconductor component of claim 20 further 20 comprising a second polymer layer on the circuit side encapsulating the conductors and having a plurality of openings aligned with the bonding pads.
- 23. The semiconductor component of claim 20 wherein 25 the non-oxidizing layer completely seals the conductors and the bonding pads.
  - 24. The semiconductor component of claim 20 wherein the barrier/adhesion layer comprises Ni.
  - 25. The semiconductor component of claim 20 wherein the non-oxidizing layer comprises gold.
- 26. The semiconductor component of claim 20 further 35 comprising a plurality of stud bumps on the bonding pads.
  - 27. The semiconductor component of claim 20 wherein the die contacts comprise bond pads.

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- 28. The semiconductor component of claim 20 further comprising a plurality of wires wire bonded to the bonding pads.
- 10 29. A method for fabricating a semiconductor component comprising:

providing a semiconductor die comprising a die contact;

forming a polymer layer on the die;

forming a redistribution conductor on the polymer layer in electrical communication with the die contact;

forming a bonding pad on the conductor;

forming a first metal layer on the bonding pad; and forming a non-oxidizing metal layer on the first metal 20 layer.

- 30. The method of claim 29 wherein the non-oxidizing metal layer comprises Au, Pt or Pd.
- 25 31. The method of claim 29 wherein the first metal layer comprises a metal selected from the group consisting of Ni V, Cr, CrCu and Cu.
- 32. The method of claim 29 wherein the non-oxidizing 30 metal layer covers the bonding pad and the conductor.
  - 33. The method of claim 29 further comprising forming a stud bump on the bonding pad.
- 35 34. The method of claim 29 further comprising wire bonding a wire to the bonding pad.

- 5 35. The method of claim 29 further comprising forming a second polymer layer on the die and the conductor having an opening aligned with the bonding pad.
- 36. A method for fabricating a semiconductor 10 component comprising:

providing a die comprising a circuit side and a plurality of die contacts on the circuit side having a first pattern;

forming a polymer layer on the circuit side;

forming a plurality of conductors on the polymer layer in electrical communication with the die contacts;

forming a plurality of bonding pads on the polymer layer in electrical communication with the conductors and having a second pattern;

forming a barrier/adhesion layer on the conductors and the bonding pads; and

forming a non-oxidizing layer on the barrier/adhesion layer.

- 25 37. The method of claim 36 wherein the forming the conductors step and the forming the bonding pads step comprise electrolessly depositing a first metal.
- 38. The method of claim 36 wherein the forming the 30 barrier/adhesion layer step comprises electrolessly depositing a second metal.
- 39. The method of claim 36 wherein the forming the non-oxidizing layer step comprises electrolessly depositing 35 a third metal.

- 5 40. The method of claim 36 wherein the polymer layer comprises a material selected from the group consisting of polyimide, PBO and BCB.
- 41. The method of claim 36 wherein the 10 barrier/adhesion layer comprises a material selected from the group consisting of a metal selected from the group consisting of V, Cr, CrCu and Cu.
- 42. A method for fabricating a semiconductor 15 component comprising:

providing a substrate comprising a semiconductor die comprising a plurality of die contacts;

forming a plurality of metal bumps on the die contacts;

forming a polymer layer on the die and planarizing the polymer layer and the metal bumps to a same surface;

forming a plurality of conductors on the polymer layer in electrical communication with the metal bumps, the conductors comprising bonding pads having a different pattern than the die contacts;

forming a barrier/adhesion layer on the conductors and the bonding pads;

forming a non-oxidizing layer on the barrier/adhesion layer; and

- 30 singulating the die from the substrate.
  - 43. The method of claim 42 further comprising forming a plurality of stud bumps on the bonding pads.
- 35 44. The method of claim 42 further comprising forming a plurality of wire bonds on the bonding pads.

- 5 45. The method of claim 42 further comprising forming a second polymer layer on the die having openings aligned with the bonding pads.
- 46. The method of claim 42 wherein the substrate 10 comprises a semiconductor wafer.
  - 47. The method of claim 42 wherein the forming the barrier/adhesion layer step comprises electrolessly depositing Ni.

- 48. The method of claim 42 wherein the forming the non-oxidizing layer step comprises electrolessly depositing Au.
- 20 49. A method for fabricating a semiconductor component comprising:

providing a semiconductor die including a circuit side and a plurality of die contacts on the circuit having a first pattern;

25 forming a polymer layer on the circuit side;

forming a plurality of conductors on the polymer layer in electrical communication with the die contacts; and

forming a plurality of bonding pads on the conductors having a second pattern;

forming a barrier/adhesion layer on the conductors and the bonding pads; and

forming a non-oxidizing layer on the barrier/adhesion layer.

35 50. The method of claim 49 further comprising adjusting electrical characteristics of the conductors by controlling a thickness of the barrier/adhesion layer.

- 5 51. The method of claim 49 further comprising forming a second polymer layer on the circuit side encapsulating the conductors and having a plurality of openings aligned with the bonding pads.
- 10 52. The method of claim 49 wherein the non-oxidizing layer completely seals the conductors and the bonding pads.
  - 53. The method of claim 49 further comprising forming a plurality of stud bumps on the bonding pads.

- 54. The method of claim 53 further comprising wire bonding to the stud bumps.
- 55. The method of claim 49 further comprising wire 20 bonding to the bonding pads.
  - 56. An electronic assembly comprising:
  - a supporting substrate comprising an electrode;
- a semiconductor component on the substrate comprising
  25 a semiconductor die having a die contact, a polymer layer
  on the die, a redistribution conductor on the polymer layer
  in electrical communication with the die contact, and a
  bonding pad on the polymer layer comprising a portion of
  the conductor, a metal layer on the portion and a non30 oxidizing metal on the metal layer; and
  - a wire bonded to the electrode and to the bonding pad.
- 57. The electronic assembly of claim 56 wherein the substrate comprises a module substrate, a package substrate or a printed circuit board.

- 5 58. The electronic assembly of claim 56 wherein the non-oxidizing metal comprises Au, Pt or Pd.
- 59. The electronic assembly of claim 56 wherein the metal layer comprises a metal selected from the group consisting of Ni, V, Cr, CrCu and Cu.
  - 60. The electronic assembly of claim 56 wherein the semiconductor die comprises an integrated circuit in electrical communication with the die contact.

- 61. An electronic assembly comprising:
- a supporting substrate;

an interposer on the supporting substrate comprising a polymer layer, a plurality of conductors on the polymer layer, and a plurality of bonding pads on the conductors, each bonding pad comprising a barrier/adhesion metal layer and a non-oxidizing metal layer; and

a semiconductor die on the interposer comprising a plurality of die contacts wire boned to the bonding pads.

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- 62. The electronic assembly of claim 61 wherein the supporting substrate comprises a second semiconductor die.
- 63. The electronic assembly of claim 61 wherein the 30 interposer has a smaller footprint than the supporting substrate and the semiconductor die has a smaller footprint than the interposer.
  - 64. An electronic assembly comprising
- a semiconductor die comprising a plurality of die contacts having a first pattern, a polymer layer, a plurality of conductors on the polymer layer in electrical communication with the die contacts, and a plurality of

- 5 bonding pads on the conductors having a second pattern, each conductor and each bonding pad comprising a conductive layer, a barrier/adhesion layer and a non-oxidizing layer; and
- a plurality of lead fingers attached to the die and 10 wire bonded to the bonding pads.
  - 65. The electronic assembly of claim 64 further comprising a plastic body encapsulating the die and a portion of the lead fingers.

- 66. The electronic assembly of claim 64 wherein the die is attached to the lead fingers in a lead on chip configuration.
- 20 67. The electronic assembly of claim 64 wherein the bonding adhesion/layer comprises Ni, V, Cr, CrCu or Cu.
  - 68. The electronic assembly of claim 64 wherein the non-oxidizing layer comprises Au, Pt or Pd.

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